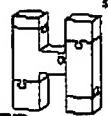


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TO: Examiner T.D. Nguyen

FAX #: (703) 872-9306

FIRM/COMPANY: U.S. Patent & Trademark Office

PHONE #: (703) 308-2053

FROM: Reed R. Heimbecher, Esq.
EMAIL: reed@heimbecher.com

FAX #: (303) 985-0651
PHONE #: (303) 279-8888

MESSAGE: Enclosures

MATTER NO.: 014-040001US

Enclosures:

1. Remarks regarding voicemail message; and
2. Executed Declaration of Inventors under 37 C.F.R. § 1.131.

Originator's signature

Original will be sent via Mail Email Messenger Air Courier Will not be sent

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/677,401 Confirmation No. : 3108
 Applicant: : K. Jon Kern et al. Art Unit : 3629
 Filed : 29 September 2000 Examiner : T.D. Nguyen
 TITLE : LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A
 LOAN OBLIGATION
 Docket No. : 014-040001US
 Customer : 33486

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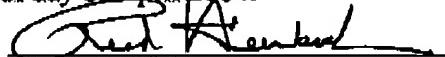
Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450

Dear Examiner Nguyen:

Thank you for the voicemail message earlier this morning. Enclosed please find a signed copy of the "Declaration of Inventors Under 37 C.F.R. § 1.131." If the copy of this declaration filed on 5 April 2004 is unsigned, please substitute the attached signed copy. We apologize for any confusion.

We have also changed our attorney docket no. from 5125.02 to 014-040001US.
 Therefore, if possible, please quote our new docket number when corresponding. Thank you in advance for your attention to this matter.

Respectfully submitted this 7th day of April, 2004.


 Reed R. Heimbecher, Esq.
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Attachments

cc: Client
Docketing